

DECLARATION, POWER OF ATTORNEY, AND PETITION

We, Brian E. Peterson, John W. Kwant, Jr., Vaughn C. Cecil, and Wayne A. Provost, declare:

that we are citizens of the United States of America; that our residences and post office addresses are 1800 East 3990 South, Salt Lake City, UT 84112, 6908 Country Woods Circle, Midvale, UT 84047, 281 Red Williams Road, Crossville, TN 38555, and 6540 East Millcreek Canyon, Salt Lake City, UT 84109, respectively; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled "INTERNET CLAIMS PROCESSING SYSTEM" for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims referred to, and that we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents: RICK D. NYDEGGER, Registration No. 28,651; DAVID O. SEELEY, Registration No. 30,148; JONATHAN W. RICHARDS, Registration No. 29,843; JOHN C. STRINGHAM, Registration No. 40,831;

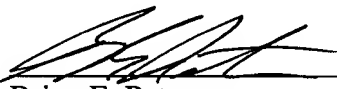
MICHAEL F. KRIEGER, Registration No. 35,232; BRADLEY K. DeSANDRO, Registration No. 34,521; JOHN M. GUYNN, Registration No. 36,153; GREGORY M. TAYLOR, Registration No. 34,263; DANA L. TANGREN, Registration No. 37,246; KEVIN B. LAURENCE, Registration No. 38,219; ERIC L. MASCHOFF, Registration No. 36,596; C. J. VEVERKA, Registration No. 40,858; ROBYN L. PHILLIPS, Registration No. 39,330; DAVID B. DELLENBACH, Registration No. 39,166; TIMOTHY M. FARRELL, Registration No. 37,321; JOHN N. GREAVES, Registration No. 40,362; VANESSA B. PIERCE, Registration No. P-42,074; KEVIN K. JOHANSON, Registration No. 38,506; R. BURNS ISRAELSEN, Registration No. P-42,685; and MICHAEL T. SANDERSON, Registration No. P-43,082, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic communications should be directed to:

Rick D. Nydegger
WORKMAN, NYDEGGER & SEELEY
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111

Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at Salt Lake City, Utah this 23 day of July, 1998.

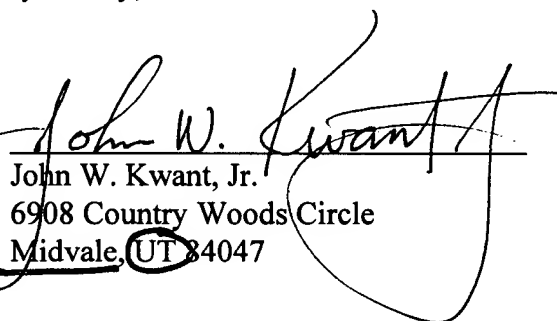
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Signed at Salt Lake City, Utah this 23 day of July, 1998.


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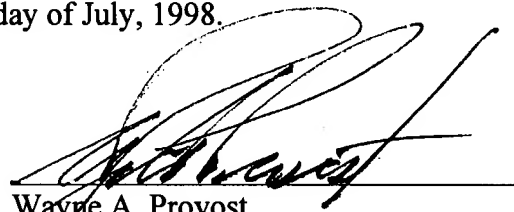
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SECTOR #

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)			Docket No. 14689.1
Applicant(s): Brian E. Peterson, et al.			
Serial No. 09/118,668	Filing Date July 17, 1998	Examiner	Group Art Unit
Invention: INTERNET CLAIMS PROCESSING SYSTEM			
<p>I hereby certify that the Transmittal letter (in triplicate); Declaration, Power of Attorney, and Petition; Assignment Recordation Cover Sheet; Assignment; Notice to File Missing Parts of Application transmitting Missing Parts of Application; Check No. <u>105863</u> in the amount of \$105.00 for payment of surcharge for Small Entity and Recordation Fee; and postcard are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, DC 20231 on <u>OCTOBER 20</u>, 1998.</p>			
<p><u>DACIA SMITH</u> (Typed or Printed Name of Person Mailing Correspondence)</p>			
<p><u>Dacia Smith</u> (Signature of Person Mailing Correspondence)</p>			
<p><u>EL 091 418 267 US</u> ("Express Mail" Mailing Label Number)</p>			